

Certificate Number: 20611-PAW-DE-039649640

Bankruptcy Case Number: 24-22759



20611-PAW-DE-039649640

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2025, at 9:29 o'clock PM EDT, Adam M Kvederis completed a course on personal financial management given by internet by Ronda J. Winneccour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: May 12, 2025 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator